



Att'y. Docket No.: 4103/1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

#5  
7-23-04  
CW

In re Application of : Deborah A. Dixon, *et al.*  
Serial No. : 10/041,752 Examiner: To Be Assigned  
Filed : January 7, 2002 Group Art Unit: 2166  
Title : SYSTEM AND METHOD FOR ASSET  
ACCUMULATION AND RISK MANAGEMENT

Commissioner for Patents  
Washington, D.C. 20231

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MAY 16 2003

**GROUP 3600**

INFORMATION DISCLOSURE STATEMENT

Sir:

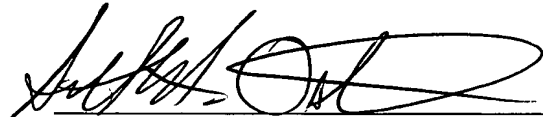
Applicants respectfully submit herewith an Information Disclosure Statement (IDS), an Information Disclosure Citation List, and a copy of each document listed therein, pursuant to 37 C.F.R. §§ 1.97 and 1.98. The Examiner is requested to consider the enclosed documents, make them of record, and indicate his or her consideration of the documents by initialing the enclosed Citation List adjacent the citation of each document. Please return a copy of the initialed Citation List to the applicant's undersigned Attorney.

**This IDS is being filed under 37 CFR 1.97(b). Thus, no fee is due.** For each cited pending United States application, enclosed are the application specification, including the claims, and any drawing of the application, or that portion of the application which caused it to be listed including any claims directed to that portion

The Commissioner is hereby authorized to charge any deficiency, or to credit any overpayment, to the undersigned attorney's Deposit Account No. 02-4270.

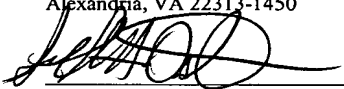
Respectfully Submitted,

Dated: May 12, 2003



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I hereby certify that this paper is being deposited this date with the  
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Seth H. Ostrow

5-12-03  
Date



Sheet 1 of 1

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| <b>INFORMATION DISCLOSURE<br/>CITATION LIST</b> | <b>Atty. Docket No.:</b> 4103/1                    | <b>Application Serial No.:</b><br>10/041,752 |
|   | <b>Applicants:</b> Deborah A. Dixon, <i>et al.</i> |  |
|   | <b>Filing Date:</b> 01/07/02                       | <b>Group Art Unit:</b> 2166                  |

**U.S. PATENT DOCUMENTS**

| Exam.<br>Init | Document<br>Number | Date     | Name             | Class | Subclass |
|---------------|--------------------|----------|------------------|-------|----------|
|               | 2002/0013751       | 01/31/02 | Facciani, et al. | 705   | 36       |
|               | 2002/0198802       | 12/26/02 | Koresko          | 705   | 35       |
|               | 2003/0028466       | 02/06/03 | Jenson, et al.   | 705   | 36       |
|               | 5,864,828          | 01/26/99 | Atkins           | 705   | 36       |
|               | 5,884,285          | 03/16/99 | Atkins           | 705   | 36       |
|               | 5,911,135          | 06/08/99 | Atkins           | 705   | 36       |
|               | 5,911,136          | 06/08/99 | Atkins           | 705   | 36       |
|               | 5,933,815          | 08/03/99 | Golden           | 705   | 35       |
|               | 6,235,176          | 05/22/01 | Schoen, et al.   | 205   | 4        |
|               | 6,513,020          | 01/28/03 | Weiss, et al.    | 705   | 36       |
|               |                    |          |                  |       |          |

**FOREIGN PATENT DOCUMENTS**

| Exam.<br>Init. | Document<br>Number | Date | Country | Class | Translation |
|----------------|--------------------|------|---------|-------|-------------|
|                |                    |      |         |       |             |

**OTHER DOCUMENTS** (including Author, Title, Date, Pertinent Pages, etc.)

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| <b>Examiner:</b> | <b>Date Considered:</b> |
|------------------|-------------------------|

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